

<i>SERFF Tracking Number:</i>	<i>MCHX-125943005</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>41106</i>
<i>Company Tracking Number:</i>	<i>JR. ESTATE ACT MEMO</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.203 Specified Age or Duration - Single Premium - Single Life</i>
<i>Product Name:</i>	<i>20305 1/88 Humana Juvenile Term Actuarial Memorand</i>		
<i>Project Name/Number:</i>	<i>20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing/20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing</i>		

## Filing at a Glance

Company: Kanawha Insurance Company

Product Name: 20305 1/88 Humana Juvenile Term Actuarial Memorand  
 SERFF Tr Num: MCHX-125943005 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 41106

Sub-TOI: L04I.203 Specified Age or Duration - Single Premium - Single Life

Co Tr Num: JR. ESTATE ACT MEMO

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: SPI McHughConsulting

Disposition Date: 12/19/2008

Date Submitted: 12/11/2008

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: 12/31/2008

Implementation Date:

State Filing Description:

## General Information

Project Name: 20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing

Status of Filing in Domicile: Pending

Project Number: 20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: Informational filing submitted concurrently in SC, the domicile state.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/19/2008

State Status Changed: 12/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

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<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>41106</i>
<i>Company Tracking Number:</i>	<i>JR. ESTATE ACT MEMO</i>		
<i>TOI:</i>	<i>L041 Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L041.203 Specified Age or Duration - Single Premium - Single Life</i>
<i>Product Name:</i>	<i>20305 1/88 Humana Juvenile Term Actuarial Memorand</i>		
<i>Project Name/Number:</i>	<i>20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing/20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing</i>		

**Filing Description:**

RE: Kanawha Insurance Company  
NAIC #65110 FEIN #57-0380426

Informational Actuarial Memorandum Filing  
Policy Form 20305 1/88

McHugh Consulting Resources, Inc. has been requested to file the enclosed actuarial memoranda on behalf of Kanawha Insurance Company. We have provided an authorization letter for your files.

Enclosed for your information are four new Actuarial Memoranda, dated July 11, 2008, for the above-referenced policy forms. Policy form 20305 1/88 was approved by your state on July 9, 1991. The policy form is not being revised. The updated Actuarial Memoranda are the result of the requirements of the 1980 amendment to the NAIC Model Regulation concerning Standard Valuation as it relates to maximum interest rates.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - McHughConsulting)

Katie Hansen, Compliance Assistant	mcr@mchughconsulting.com
350 South Main Street	(215) 230-7960 [Phone]
Doylestown, PA 18901	(215) 230-7961[FAX]

### Filing Company Information

Kanawha Insurance Company	CoCode: 65110	State of Domicile: South Carolina
210 South White Street	Group Code:	Company Type:
Lancaster, SC 29720	Group Name:	State ID Number:
(803) 283-5311 ext. [Phone]	FEIN Number: 570380426	
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<i>SERFF Tracking Number:</i>	<i>MCHX-125943005</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>41106</i>
<i>Company Tracking Number:</i>	<i>JR. ESTATE ACT MEMO</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.203 Specified Age or Duration - Single Premium - Single Life</i>
<i>Product Name:</i>	<i>20305 1/88 Humana Juvenile Term Actuarial Memorand</i>		
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$50.00	12/11/2008	24484201

<i>SERFF Tracking Number:</i>	<i>MCHX-125943005</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>20305 1/88 Humana Juvenile Term Actuarial Memorand</i>		
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Accepted For Linda Bird Informational Purposes		12/19/2008	12/19/2008

<i>SERFF Tracking Number:</i>	<i>MCHX-125943005</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 12/19/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MCHX-125943005</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>41106</i>
<i>Company Tracking Number:</i>	<i>JR. ESTATE ACT MEMO</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.203 Specified Age or Duration - Single Premium - Single Life</i>

*Product Name:* 20305 1/88 Humana Juvenile Term Actuarial Memorand

*Project Name/Number:* 20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing/20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Authorization Letter		Yes

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## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-125943005 State: Arkansas  
Filing Company: Kanawha Insurance Company State Tracking Number: 41106  
Company Tracking Number: JR. ESTATE ACT MEMO  
TOI: L041 Individual Life - Term Sub-TOI: L041.203 Specified Age or Duration - Single  
Premium - Single Life  
Product Name: 20305 1/88 Humana Juvenile Term Actuarial Memorand  
Project Name/Number: 20305 1/88 Humana Juvenile Term Actuarial Memorandum Filing/20305 1/88 Humana Juvenile Term Actuarial Memorandum  
Filing

## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Cover Letter 12/11/2008  
**Comments:**  
**Attachment:**  
Cover Letter.PDF

**Review Status:**  
**Satisfied -Name:** Authorization Letter 12/11/2008  
**Comments:**  
**Attachment:**  
Authorization Letter.PDF



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# McHugh Consulting Resources, Inc.

December 11, 2008

**SUBMITTED VIA SERFF**

Julie Benafield Bowman  
Insurance Commissioner  
Arkansas Department of Insurance  
Compliance - Life and Health  
1200 West Third Street  
Little Rock, AR 72201-1904

**RE: Kanawha Insurance Company**  
NAIC #65110 FEIN #57-0380426

**Informational Actuarial Memorandum Filing**  
Policy Form 20305 1/88

Dear Commissioner Bowman:

McHugh Consulting Resources, Inc. has been requested to file the enclosed actuarial memoranda on behalf of Kanawha Insurance Company. We have provided an authorization letter for your files.

Enclosed for your information are four new Actuarial Memoranda, dated July 11, 2008, for the above-referenced policy forms. Policy form 20305 1/88 was approved by your state on July 9, 1991. The policy form is not being revised. The updated Actuarial Memoranda are the result of the requirements of the 1980 amendment to the NAIC Model Regulation concerning Standard Valuation as it relates to maximum interest rates.

Thank you for your attention to this filing. Please do not hesitate to contact the undersigned with any questions or concerns you may have regarding this filing.

Sincerely,

*Katherine Hansen*

Katherine S. Hansen  
Consultant



KANAWHA  
INSURANCE COMPANY

January 14, 2008

McHugh Consulting Resources, Inc.  
Attn: Ms. Ginny McHugh, President  
350 S. Main Street, Suite 103  
Doylestown, PA 18901

Re: NAIC 65110

Dear Ms. McHugh,

Please accept this letter as authorization from Kanawha Insurance Company to your firm, McHugh Consulting Resources, Inc., to file any or all policy forms as referenced on the attached form listing on Kanawha's behalf.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Dale Vaughan".

R. Dale Vaughan  
Vice President, Segment Operations  
803-283-5311